

**International Fund for Agricultural Development**

**Financing Facility for Remittances**

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**National Call for Proposals 2021 (CfP21)**

**Remittances in times of crisis**

**Guidelines**

**Template 2 - Project proposal**

**May 2021**

**Checklist:**

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|  | **Template 1 –** *Self-certification of eligibility* - **Complete** |
|  | **Template 2 –** *Project proposal -* **Complete** |
|  | **Template 3 –** *Detailed budget in Excel* **- Complete** |
|  | **Accompanying documents** (e.g. Letters of intent, partnership MOUs, etc.) |
|  | **E-mail** the three templates and accompanying documents to [***remittances.uganda@ifad.org***](mailto:remittances.uganda@ifad.org) |

[**https://www.ifad.org/en/prime-africa**](https://www.ifad.org/en/prime-africa)

**Registration and organizational profile**

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| **Eligibility questionnaire** |
| The questionnaire on the following pages represents your *expression of interest* to participate in the National Call for Proposals (CfP21) 2021.  It has been prepared in line with the *Self-certification of eligibility* criteria found in Template 1, and will assist you and the FFR to determine whether your organization is eligible to submit a proposal. Please answer all questions to the best of your ability. **All questions are compulsory.**  Prior to beginning the questionnaire, ensure that applicants:   * must be a registered legal organization in an [IFAD Member State](https://www.ifad.org/en/member-states) * have the capacity to enter into financial and legal agreements with IFAD and comply with the procurement guidelines of IFAD (see [IFAD procurement guidelines](http://www.ifad.org/pub/basic/procure/e/proceng.pdf)) * can present competitive procurement procedures for goods and services and competitive procedures for human resources hiring * *do not* act as an intermediary, but are directly responsible for the preparation and management of the proposal * present audited financial statements and signed external audit reports for at least two previous years * can provide the necessary counterpart contributions * have a bank account in the name of the proposing institution   Before starting the online application, please review the General Guidelines in these CfP21.  If you have any questions, please contact:  [remittances.uganda@ifad.org](mailto:remittances.uganda@ifad.org) |

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| Your organization and contact information of the person responsible for the project and direct communication with the FFR:   |  |  | | --- | --- | | * Full legal name |  | | * Abbreviation |  | | * Type of organization   (mark with an x) | |  |  | | --- | --- | |  | Private (for profit) | |  | Private - Non-profit (NGO, think tank, etc.) | |  | Public | | | * Official address and mailing address if different |  | | * Name of the contact person |  | | * Email address of the contact person |  | | * Email address of the organization |  | | * Website address of the organization |  | | * Telephone (include country and city or mobile codes) |  | | |
| Organizations applying for IFAD FFR grants must belong to an [IFAD Member State](https://www.ifad.org/en/member-states).  Does your organization belong to a Member State?   |  |  |  |  | | --- | --- | --- | --- | | YES |  | NO |  |   ***If NO, we apologize, but only IFAD Member States are eligible for FFR grants.*** | Can you provide evidence of the organization’s legal registration in an IFAD Member State, not older than 90 days from date of submission?   |  |  |  |  | | --- | --- | --- | --- | | YES |  | NO |  |   ***If NO,*** *we apologize, but* organization’s registration in the country of operation (an IFAD Member State) is mandatory ***for FFR grants.***  ***For further information****, please contact us at* [**remittances.uganda@ifad.org**](mailto:remittances.uganda@ifad.org) |
| Please provide details of legal registration, if available:   |  |  | | --- | --- | | date of registration |  | | registration number |  | | name of registry |  | | location of registry (ministry, chamber of commerce or other) |  | | |
| Staff involved in the proposed project have immediate family members working for or at IFAD (as IFAD consultants or staff members).   |  |  |  |  | | --- | --- | --- | --- | | YES |  | NO |  |   ***If YES,*** *we apologize,* but this makes theorganization ineligible ***for IFAD/FFR grants.***  ***For further information****, please contact us at* [**remittances.uganda@ifad.org**](mailto:remittances.kenya@ifad.org) | Staff involved in the proposed project, or the applicant institution have been investigated, sanctioned for and/or convictedof fraud, corruption, collusion, obstruction,coercionor a related wrongdoing   |  |  |  |  | | --- | --- | --- | --- | | YES |  | NO |  |   ***If YES,*** *we apologize,* but this makes theorganization ineligible ***for IFAD/FFR grants.***  ***For further information****, please contact us at* [**remittances.uganda@ifad.org**](mailto:remittances.kenya@ifad.org) |
| Has the applicant institution or staff involved in the proposed project been investigated, sanctioned for and/or convicted of sexual harassment, sexual exploitation and/or abuse?   |  |  |  |  | | --- | --- | --- | --- | | YES |  | NO |  |   ***If YES,*** *we apologize,* but this makes theorganization ineligible ***for IFAD/FFR grants.***  ***For further information****, please contact us at* [**remittances.uganda@ifad.org**](mailto:remittances.kenya@ifad.org) | Does your organization have a bank account in its name?   |  |  |  |  | | --- | --- | --- | --- | | YES |  | NO |  |   ***If NO,*** *we apologize, but*requesting organization need to have a bank account in their name ***for IFAD/FFR grants.***  ***For further information****, please contact us at* [**remittances.uganda@ifad.org**](mailto:remittances.kenya@ifad.org) |
| Can your organization provide annual audit reports for the two previous years?   |  |  |  |  | | --- | --- | --- | --- | | YES |  | NO |  |   ***If NO,*** *we apologize, but*annual external audit reports for the previous year ***are mandatory for IFAD/FFR grants.***  ***For further information****, please contact us at* [**remittances.uganda@ifad.org**](mailto:remittances.kenya@ifad.org) | Can your organization provide documentary evidence regarding your legal, financial and control capacity to receive and manage grant funds under applicable law?   |  |  |  |  | | --- | --- | --- | --- | | YES |  | NO |  |   ***If NO,*** *please contact us at* [**remittances.uganda@ifad.org**](mailto:remittances.kenya@ifad.org) **for further information.** Evidence regarding your legal, financial and control capacity ***is mandatory for IFAD/FFR grants.*** |
| ***If eligible, please continue filling out the Project proposal application form below.*** | |
| *Note:* All information provided hereafter will be shared with the Review Committee for the evaluation and selection of projects. All data and information will be maintained in the strictest confidence by the IFAD/FFR. | |

**Project Proposal**

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| **1. Main Information** |
| **1.1 Project Title**: |
| **1.2 Type of Project**:   |  |  |  |  | | --- | --- | --- | --- | | *Mark (X)* as appropriate*:* | |  |  | |  | *New product or service* |  | *Country specific proposal* | |  | *Expansion of existing product or service* |  | *Regional proposal* | |
| **1.3 Short description**  *Please provide a short description of the project. The description should summarize the overall project rationale and expected outcomes. Please be concise.* |
| **1.4 Target CFP21 thematic area***:*   |  |  | | --- | --- | | *Mark (X) the primary or most relevant area:* | | |  | *(i) Reduce international remittance transaction costs* | |  | *(ii) Accelerate digitization of international remittances* | |  | *(iii) Leverage remittances to deepen financial inclusion* | |  | *(iv) Expand formal channels for international remittances* | |
| **2. Basic project data** |
| **2.1 Target group**  Describe the segments of the population that will directly and indirectly benefit from this project. Include numerical targets to the extent possible (e.g. XXX migrants’ households in XXX regions, migrant communities originating from XXX in EU/African countries) |
| **2.2 Target country, corridor(s) and participating countries** (maximum 120 words)   * Main target country: * Target corridor(s): (e.g.: EU/African country to country) * Participating countries (i.e. where activities will effectively be implemented; e.g. EU or African sending country to African receiving country)   *Note: Please note that:*   * *preference will be given to country corridors mentioned in the main Guidelines document* * *more than one corridor are eligible* |
| **2.3 Implementation period**  Please indicate implementation period, expressed in months (maximum 24 months). Please include round figures only (e.g., 24) |
| **2.4 Organization’s technical capacity**(maximum 600 words)  2.4.1 Describe the **organization’s technical capacity** to carry out the proposed activities. Please include at least the following information:   * Relevant experience of both the organization and relevant staff, in particular with regard to reduction of remittance transfer costs, digitization, formalization and/or leveraging of remittances * Performance indicators of the applicant organization * Clarify if the area of remittances is new to the applicant organization * Describe the legal framework under which the organization will work (i.e. if an MFI wishes to channel remittances as a new service or a mobile money issuer aims at providing international remittances they should provide official documentation – such as license, partnership agreements, etc. – to prove that they comply with related legal requirements) * In addition to the above information, for proposals aimed at expanding previous successful business models or models of intervention, please include specific information on past experience of the applicant organization relative to the initiative to be expanded/scaled up. |
| 2.4.2 **Other grants received by the organization**  Please list recently approved or ongoing remittance or financial inclusion-related grants received from other multilateral or bilateral donors i.e. UNCDF, the European Commission, GIZ, etc.   |  |  |  |  | | --- | --- | --- | --- | | *Donor name* | *Dates* | *Goal* | *Amount* | |  |  |  |  | |  |  |  |  | |  |  |  |  | |
| **2.5 Project partners** (maximum 600 words)  Include partners that will assist in implementation. Provide the name of each organization considered essential for the successful implementation of the project and provide information about the modalities whereby they will participate.  The type of partnership(s) and its/their current status should be clearly specified. Agreement(s) with partner(s) should be confirmed and documented (Letter(s) of Intent; contracts or formal agreements, when applicable). |

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| **3. Project Outline** |
| **3.1 Context and rationale** (maximum 1,200 words)  This section should provide the context and rationale for the project and its activities, based on a clear definition of the problem to be addressed, and of related key opportunities and constraints. Issues raised in the rationale should be supported by research and recent data, where available.  The description should:   * Include the most recent estimates of the number of people affected by the problem that could directly benefit from project activities, including the percentage of the total population in the area covered. Specify their key characteristics (e.g. age, gender, income level, economic activity, geographic location, etc.). There may be more than one final beneficiary group. * Provide a problem description and explain why solving/alleviating this problem is important and how proposed activities are the best logical mix to overcome the barriers described earlier. Be as specific as possible; give statistics, numbers and sources. Determine the demand for the proposed solution providing information on the size of the market (stock of migrants, remittance flows, level of informality, degree of digitization, etc.). It is possible to use both primary and secondary market research, i.e. developed by the requesting institution or from other sources. Identify all the market barriers that are causing the problem. * If relevant, note the major competition or complementary products and services offered in the area of influence of the project (number and types of remittance providers, financial solutions or mechanisms competing with or completing the envisaged solution) * Summarize the legal environment (national and international regulations applicable to the implementation of the proposed activities) * Explain why an IFAD/FFR grant is needed. * Attach documents and studies used or referred to in this section, for example: market research studies, brochures and advertising materials, industry studies, maps and photos of locations, magazines or other articles, letters of support and any other materials needed to support the assumptions in this plan. * Indicate any similar initiatives/projects already carried out by other institutions and state why/how this project will improve such initiatives, replicate them or have greater outreach and impact (your awareness of complementary projects may enhance our view of your technical capacity). |
| **3.2 Project Goal and Objectives** (maximum 600 words)  State in one clear and concise sentence each of the following:   * **The overall project goal.** The project goal isthe long-term objective to which the proposed project contributes. * **The project objective(s).** The objective(s) describe(s) what the project is trying to achieve, or the specific, tangible changes it aims at generating for the project target group. Objective(s) is/are quantifiable and measurable. **A project may have more than one objective.** Each objective must show a direct relevance to the goal stated above. |
| **3.3 Outcomes, Outputs and Activities** (maximum 900 words)  ***(a) Outcomes:*** list expected achievements and changes applicable to the target groups at the end of the project. **Outcomes are measurable through *qualitative or quantitative* indicators**, i.e. **specific figures for estimated project deliverables must be included**. Percentage increases or decreases compared to a specific baseline figure are acceptable.   |  |  | | --- | --- | | Outcome | Description | | Outcome 1. |  | | Outcome 2. |  | | Outcome 3. |  | | Etc. |  |   Each proposals' outcomes should contribute to achieve one or more CfP21 objectives.  Examples of outcomes are included in the Guidelines document under each eligible objective in *section III.*  ***(b) Outputs*** are *the direct result of the proposed activities of the project. These are tangible and easy to measure.* A group of outputs leads to reaching the expected outcomes and the related changes.  ***(c) Activities***relate to the budget lines and concur to achieve outputs. Several activities are often needed to achieve one specific output.  In the table below, for each component:   * List all the activities to be carried by the project and group them by component (normally between 3 to 5 project components). Provide details for each activity [e.g. (a) training: how many persons will be trained, where the training will be given, and what subjects will be covered; (b) marketing: how will it be done, what means will be used, how many persons are expected to be reached; (c) workshops: how many will be held, where they will be held and who will attend. * List expected outputs, which are intermediate results obtained from having implemented a group of activities and are needed to meet the expected outcomes. Outputs should be quantified, measurable and clearly defined.  |  |  |  | | --- | --- | --- | |  | **Activities** | **Outputs** | | **Component 1** | Activity 1.1  Activity 1.2  Activity 1.3  Etc. | 1.1  1.2 | | **Component 2** | Activity 2.1  Activity 2.2  Activity 2.3  Etc. |  | | **Component 3** | Activity 3.1  Activity 3.2  Activity 3.3  Etc. |  | | **Etc.** |  |  | |
| **3.4 Innovation**  IFAD defines innovation as “a process that adds value or solves a problem in new ways”. To qualify as innovation, a product, idea or approach needs to be: (i) New to its context of application. The novelty may refer to country context, scale, domain, discipline or line of business. (ii) Useful and cost-effective in relation to a goal. An innovation must have positive value for its users. (iii) Able to “stick” after pilot testing. An innovation is a product, idea or technology with the potential for wide adoption, which it demonstrates through pilot testing. IFAD interventions are expected to innovate, by exploring methodologies, institutional arrangements or technologies that are new in the context in which they are applied.  Please indicate how the proposed project will bring innovation to the remittance market. |
| **3.5 Preliminary risk assessment** (maximum 450 words)  Identify external factors that can negatively impact project execution, such as changes in technology, government regulations, the economy and the industry. Provide a brief explanation of planned measures for eliminating, transferring, mitigating or managing key risks**,** andmitigating actions for possible changes in assumptions (i.e. external factors over which the project has no control). |
| **3.6 Short description of implementation arrangements** (maximum 900 words)  Describe the implementation arrangements with a timeframe, particularly, in relation to: the decision-making structure; the day-to-day management structure, including relevant experience of staff involved; the advisory or guidance structure (e.g. Steering Committee, including experience that advisors will bring to the project). |
| **3.7 Description of the monitoring and evaluation approach** (maximum 200 words)  State how project implementation will ensure that: activities are carried out efficiently in accordance to the workplan; outputs will ensue as indicated; project funding is used for the categories and activities for which they are intended; and that the impact/performance indicators expected to be reached are actually maintained. |
| |  |  |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | **Year 1** | | | | | | | | | | | | | | | **Components and Activities** | **Timeline (up to 24 months)** | | | | | | | | | | | | |  | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** | **12** | | **Component 1** |  |  |  |  |  |  |  |  |  |  |  |  | | Activity 1.1 |  |  |  |  |  |  |  |  |  |  |  |  | | Activity 1.2 |  |  |  |  |  |  |  |  |  |  |  |  | | **Component 2** |  |  |  |  |  |  |  |  |  |  |  |  | | Activity 2.1 |  |  |  |  |  |  |  |  |  |  |  |  | | Activity 2.2 |  |  |  |  |  |  |  |  |  |  |  |  | | **Component 3** |  |  |  |  |  |  |  |  |  |  |  |  | | Activity 3.1 |  |  |  |  |  |  |  |  |  |  |  |  | | Activity 3.2 |  |  |  |  |  |  |  |  |  |  |  |  |   **3.8 Workplan**   |  |  |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | **Year 2** | | | | | | | | | | | | | | | **Components and Activities** | **Timeline (months)** | | | | | | | | | | | | |  | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** | **12** | | **Component 1** |  |  |  |  |  |  |  |  |  |  |  |  | | Activity 1.1 |  |  |  |  |  |  |  |  |  |  |  |  | | Activity 1.2 |  |  |  |  |  |  |  |  |  |  |  |  | | **Component 2** |  |  |  |  |  |  |  |  |  |  |  |  | | Activity 2.1 |  |  |  |  |  |  |  |  |  |  |  |  | | Activity 2.2 |  |  |  |  |  |  |  |  |  |  |  |  | | **Component 3:** |  |  |  |  |  |  |  |  |  |  |  |  | | Activity 3.1 |  |  |  |  |  |  |  |  |  |  |  |  | | Activity 1.2: |  |  |  |  |  |  |  |  |  |  |  |  | |

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| **4. Project Financing** |
| **4.1 Costs** (in EUR)   * Amount requested from IFAD’s FFR: **EUR \*\*\*\*.00** * Counterpart resources provided by applicant institution **EUR\*\*\*\*.00**   in kind**: EUR \*\*\*\*\*\*\*.00** equivalent to \*\*\*\*% of total requested to FFR  in cash**: EUR\*\*\*\*\*\*\*.00** equivalent to \*\*\*\*% of total requested to FFR   * Project total: **EUR \*\*\*\*.00**   Please note that:   * Overheads, management fees and indirect expenditures that are not directly linked to the implementation of the project are not eligible for IFAD/FFR financing. * the IFAD/FFR grant will cover the cost of conducting a final audit on the project expenditures, in order to ensure these are aligned with the Institution’s financial accounts. This cost may be included in the budget presented by the applicant. The applicant institution will be responsible and ultimately accountable for the use of grant resources, and will need to explain in this proposal the process for assessing and monitoring sub-recipients, if any (confirming that the recipient's independent auditors will be granted access to the sub-recipient's project-related accounts and documentation). * Grantees of the IFAD/FFR are required to provide a minimum of co-financing equivalent to:   + 10% of the grant amount requested in the case of a **non-profit applicant**   + 30% of the grant amount requested in the case of a **for-profit applicant**   + **At least 50% of the requested contribution must be provided in cash**   Fees generated by services offered through the project cannot serve as counterpart contributions. These should rather be viewed as a primary instrument for ensuring the long-term sustainability of the project. |
| **4.2 Project Budget**  **Costs by project component and financier**   |  |  |  |  | | --- | --- | --- | --- | | *Components* | *IFAD* | *[Applicant’s counterpart]* | *Total* | | | 1. [insert component 1] |  |  |  | | 1. [insert component 2] |  |  |  | | 1. [insert component 3] |  |  |  | | 1. [insert component 4] |  |  |  | | **Total** |  |  |  |   **(thousands of EUR)**    **Costs by IFAD official categories of expenditure**  (thousands of EUR)   |  |  |  |  | | --- | --- | --- | --- | | *Categories of Expenditure* | *IFAD* | *[Applicant’s counterpart]* | *Total* | | | 1. Consultancies |  |  |  | | 1. Equipment |  |  |  | | 1. Goods and Services |  |  |  | | 1. Salaries and Allowances |  |  |  | | 1. Trainings |  |  |  | | 1. Workshops |  |  |  | | **Total** |  |  |  |   **Please include a detailed budget in Excel format**  Any activity or product financed by an IFAD/FFR grant shall be owned jointly by the contracting parties, meaning that IFAD, as a contracting party, has the right to disseminate/replicate the project outputs and its methodology in other contexts where the contracting party does not intervene. |
| **4.3 Project Sustainability**  Describe how project benefits will continue to accrue to project target beneficiaries once the project is completed. Specify in particular: (i) how operational costs will be covered once grant resources are fully spent; and (ii) the assessed growth potential and opportunity for the proposed business model to continue beyond the completion of the project. |
| **4.4 Scaling-up**  Please indicate the potential for scaling up the intervention that will be finance through this grant. The definition adopted by IFAD for scaling up is “expanding, adapting and supporting successful policies, programmes and knowledge, so that they can leverage resources and partners to deliver larger results for a greater number of rural poor in a sustainable way”. |
| **4.5 Applicant’s Financial Management and Controllership**  In a few lines, describe:   * How the applying organization undertakes financial control to ensure, among others, that applicable laws are upheld; funds are used for the purpose for which they are intended; financial reporting is timely, accurate and transparent; and sufficient separation of duties exist. * The organization’s internal and external audit arrangements.   Whether the organization’s accounts comply with International Financial Reporting Standards or with any other internationally-recognized standard (please specify).   * Provide the relevant indicators that confirm the financial sustainability of the institution. |